

**Information to identify the case:**

Debtor 1	<u>Marie Millicent Whaley</u>	Social Security number or ITIN	<b>xxx-xx-8316</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-25338-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marie Millicent Whaley  
aka Marie Elizabeth Whaley, aka Marie Millicent E.  
Whaley

3/29/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Marie Millicent Whaley  
 Debtor

Case No. 13-25338-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 11

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db	+Marie Millicent Whaley, 4145 Glasgow Road, Valencia, PA 16059-1725
14249084	+GCAT Management Services 2015-13, LLC, 1209 Orange Street, Wilmington, DE 19801-1120
14249090	MTGLQ Investors, LP, Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
13782623	+Phelan Hallinan, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
13771899	+Wells Fargo Home Mortgage, c/o Phelan Hallinan, Allison Zuckerman, One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Philadelphia, PA 19103-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 30 2019 02:45:17 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr	+EDI: WFFC.COM Mar 30 2019 06:28:00 Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
13782624	+EDI: NAVIENTFKASMSERV.COM Mar 30 2019 06:28:00 Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500
13848006	EDI: NAVIENTFKASMSERV.COM Mar 30 2019 06:28:00 Sallie Mae, P.O. Box 9640, Wilkes-Barre, PA 18773-9640
13860385	+EDI: WFFC.COM Mar 30 2019 06:28:00 WELLS FARGO BANK, N.A., ATTN: BANKRUPTCY DEPT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
13771898	+EDI: WFFC.COM Mar 30 2019 06:28:00 Wells Fargo Home Mortgage, One Home Campus, Des Moines, IA 50328-0001

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	GCAT Management Services 2015-13 LLC
cr	MTGLQ Investors, LP
cr	Wells Fargo Bank, N.A.
13782625*	+Wells Fargo Home Mortgage, One Home Campus, Des Moines, IA 50328-0001
13782626*	+Wells Fargo Home Mortgage, One Home Campus, Des Moines, IA 50328-0001

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	Wells Fargo Bank, N.A. andygornall@latouflawfirm.com
Andrew F Gornall	on behalf of Creditor	GCAT Management Services 2015-13 LLC andygornall@latouflawfirm.com
Chrisovalanate P. Fliakos	on behalf of Creditor	Wells Fargo Bank, N.A. pawb@fedphe.com
James Warmbrodt	on behalf of Creditor	MTGLQ Investors, LP bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	MTGLQ Investors, LP bkgroup@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Marie Millicent Whaley	julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Matthew John McClelland	on behalf of Creditor	MTGLQ Investors, LP bkgroup@kmlawgroup.com
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 9